

EXHIBIT A

DISCOVER

P.O. Box 3008
New Albany, OH 43054-3008

July 28, 2017

JUSTIN K LUNDIN



Re: Account Number Ending In: 6881

Dear JUSTIN K LUNDIN:

Per our conversation, this letter will confirm our offer that Discover Card will accept \$3,709.00 as a settlement on the above account. To complete this agreement, you must contact our office to set up payment arrangements by 07/31/2017.

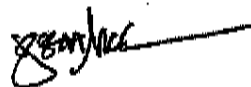
The failure to meet any agreed upon payment that is part of this settlement by the payments due date will cause the settlement to be null and void and will result in the entire remaining account balance becoming due immediately.

If you have a Cashback Bonus balance, we will send you a check for that amount.

Settling a debt for less than the balance owed may have tax consequences for you. If the amount forgiven is \$600 or more, Discover may need to file a 1099C for with the IRS. We cannot provide you with tax advice. If you have any questions, we encourage you to consult a tax advisor or your choosing.

Please contact us immediately at 1-800-347-7588 between the hours of 8:00 a.m. and 5:00 p.m. MST, Monday through Friday to discuss important account information. We will be happy to answer your questions and address any concerns you have regarding this account.

Sincerely,



Jessica McClanathan
Department Manager
Discover Card
800-347-7588

**This is an attempt to collect a debt and any information obtained may be used for that purpose.*